

Commonwealth of Kentucky
Personnel Cabinet

Health Insurance Program Monthly Report



Prepared for:

Kentucky Group Health Insurance
Board Members

June 2015

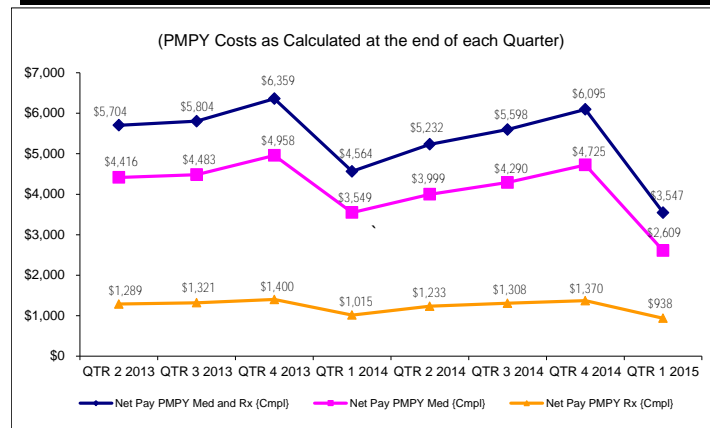
DASHBOARD REPORT: BASED ON INCURRED CLAIMS

Includes Projections for Incurred, but Not Yet Reported (IBNR or CMPL)

Enrollment

Fact	Feb 2014 - Jan 2015	Feb 2013 - Jan 2014	% Change
Employees Avg Med	150,434	153,413	-1.94%
Members Avg Med	263,504	266,898	-1.27%
Family Size Avg	1.8	1.7	0.68%
Member Age Avg	37.1	37.1	0.05%

Net Incurred Claims Cost per Member



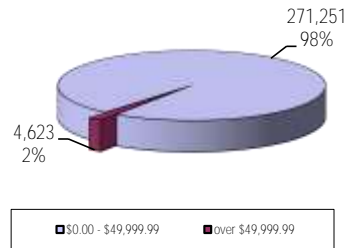
Allowed Claims Costs PMPY with Norms

	Feb 2013 - Jan 2014	Feb 2014 - Jan 2015	% Change	Recent US Norm	Comp to Norm
Allow Amt PMPY Med {Cmpl}	\$5,090.67	\$4,855.44	-5%	\$4,407.47	9.23%
Allow Amt PMPY IP Acute {Cmpl}	\$1,433.89	\$1,383.04	-4%	N/A	N/A
Allow Amt PMPY OP Med {Cmpl}	\$3,630.76	\$3,446.61	-5%	\$3,062.48	11.15%
Allow Amt PMPY OP Fac Med {Cmpl}	\$2,017.11	\$1,917.52	-5%	N/A	N/A
Allow Amt PMPY Office Med {Cmpl}	\$959.06	\$887.55	-7%	N/A	N/A
Allow Amt PMPY OP Lab {Cmpl}	\$344.09	\$324.62	-6%	N/A	N/A
Allow Amt PMPY OP Rad {Cmpl}	\$542.18	\$497.47	-8%	N/A	N/A
Out of Pocket PMPY Med {Cmpl}	\$588.02	\$739.59	26%	\$581.25	21.41%
Allow Amt PMPY Rx {Cmpl}	\$1,559.82	\$1,507.34	-3%	\$1,083.83	28.10%
Out of Pocket PMPY Rx {Cmpl}	\$271.68	\$273.27	1%	\$0.00	N/A

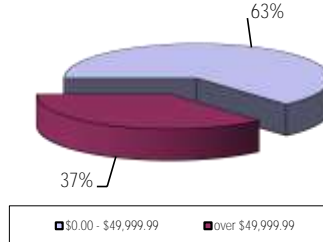
High Cost Claimants

Feb 14—Jan 15

% of High Cost Patients



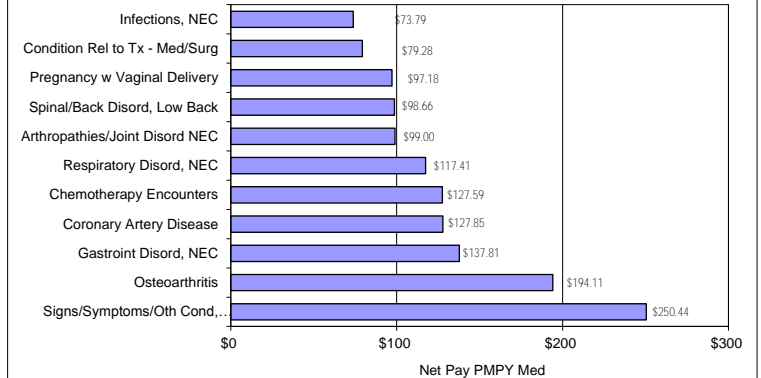
% of Total Net Payments (Med and Rx)



Prescription Drug Programs

	Fact	Feb 2013 - Jan 2014	Feb 2014 - Jan 2015	% Change
Mail Order	Discount Off AWP % Rx	55.12%	55.22%	0.18%
	Scripts Generic Efficiency Rx	93.51%	94.23%	0.77%
Retail	Discount Off AWP % Rx	51.74%	62.00%	19.82%
	Scripts Generic Efficiency Rx	94.51%	95.00%	0.52%
Total	Discount Off AWP % Rx	52.55%	60.65%	15.40%
	Scripts Generic Efficiency Rx	94.41%	94.92%	0.54%
	Scripts Maint Rx % Mail Order	13.57%	13.91%	2.48%

Top 10 Clinical Conditions



Cost Drivers Support

Fact	Feb 2013 - Jan 2014	Feb 2014 - Jan 2015	% Change
Allow Amt Per Day Adm Acute	\$4,565.96	\$4,472.34	-2.05%
Days Per 1000 Adm Acute	309.98	297.56	-4.01%
Allow Amt Per Visit OP Fac Med	\$1,068.40	\$1,151.54	7.78%
Visits Per 1000 OP Fac Med	1,887.98	1,661.91	-11.97%
Allow Amt Per Visit OP Fac Med	\$117.68	\$118.44	0.65%
Visits Per 1000 Office Med	8,150.06	7,470.14	-8.34%
Allow Amt Per Day Supply Rx	\$2.70	\$2.70	-0.08%
Days Supply PMPY Rx	576.69	557.72	-3.29%

Cost Drivers—Utilization and Price Trends

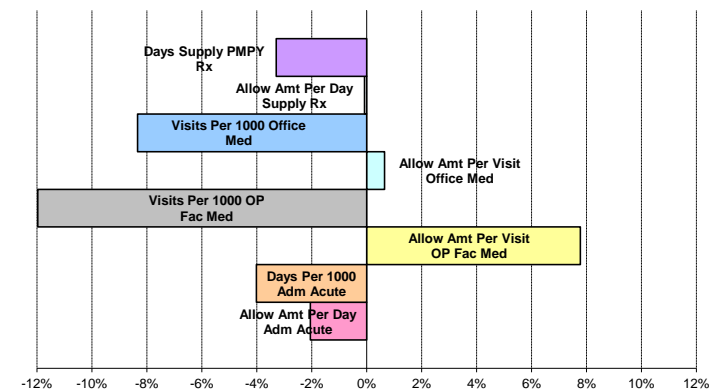


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Introduction

The Department of Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees' Health Plan. In response to requests for data analysis, this report has been prepared to provide information related to enrollment, claims payment, and utilization.

It is the Department's intent to update this information on a monthly basis in an effort to provide current information about Kentucky's Health Insurance Program.

Overview

This report is compiled using Medstat, which is DEI's health insurance information management system. Medstat warehouses enrollment and claims data. Enrollment data is provided by DEI while claims data is provided by each carrier and/or TPA.

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Unless otherwise specified, data contained in this report are based on "incurred" claims.

Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding dependents, dropping dependents, marriage, divorce, becoming Medicare eligible, etc. Therefore, Medstat is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2012 Medstat processed enrollment information for a total of 270,404 members as well as 8,891,904 claims (3,894,285 Medical claims and 4,997,619 prescriptions) from different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Medstat.

Definitions

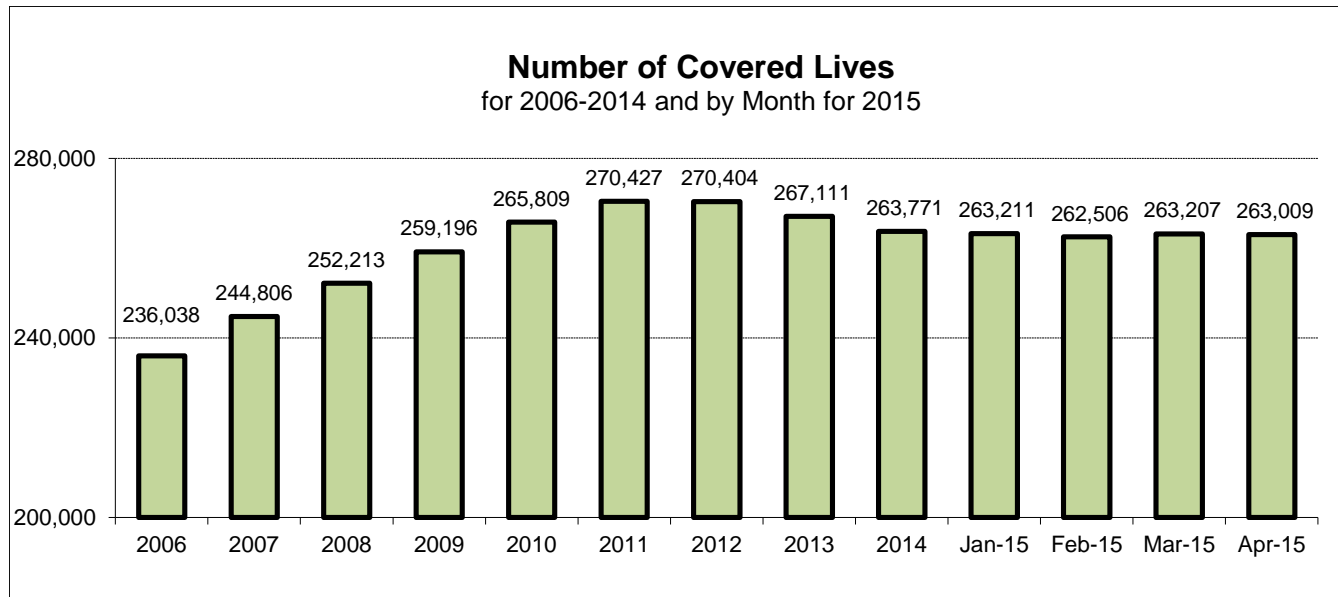
- **Employee** represents an individual eligible to participate in KEHP as a retiree in either KTRS or KRS, or by being employed by one of the agencies that participate with KEHP (example: state employee, school boards, Quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Medstat deals with Cross-reference plans uniquely. Although there are in fact two “employees” Medstat can only designate the planholder as an employee. Therefore, the cross-referenced spouse is considered a dependent and all claims and utilization data related to them is counted as a “member”.
- **Member** includes all employees plus any dependents that are covered through the KEHP. Members may also be referred to as “covered lives”.
- **Group** is Kentucky Retirement System (KRS), Kentucky Teachers Retirement System (KTRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, Quasi/Local Governments).
- **Plan** is CW Standard PPO, CW Capitol Choice, CW Optimum PPO, CW Maximum Choice, Standard PPO, Standard CDHP, LivingWell PPO and LivingWell CDHP
- **Carrier** is claims listed by carrier. (Please note that Express Scripts data is designated as Humana and CVS is designated as Anthem).
- **Generic Efficiency** means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.
- **OOP** is the amount paid out-of-pocket by the member for facility, professional, and prescription drug services. This generally includes coinsurance, co-payment, and deductible amounts.
- **Allowed Amount** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.
- **Net Payment** is the net amount paid for all claims. It represents the amount after all pricing guidelines have been applied, and all third party, co-payment, coinsurance, and deductible amounts have been subtracted.
- **Patients** is the unique count of members who received facility, professional, or pharmacy services.
- **Days Supply** is the number of days for which drugs were supplied for prescriptions filled. It represents the number of days of drug therapy covered by a prescription.
- **Mail Order** is computed as any script filled with a “days supply” of more than 30 days, regardless of the physical location where the prescription was filled.
- **Retail** is computed as any script filled with a “days supply” of 30 days or less, regardless of the physical location where the prescription was filled.

Enrollment

The following chart shows planholder enrollment (contracts) for 2006-2014 and monthly year-to-date for 2015. Enrollment will fluctuate on a monthly basis (Approximately 8,000 cross-referenced spouses in any given month are not included)

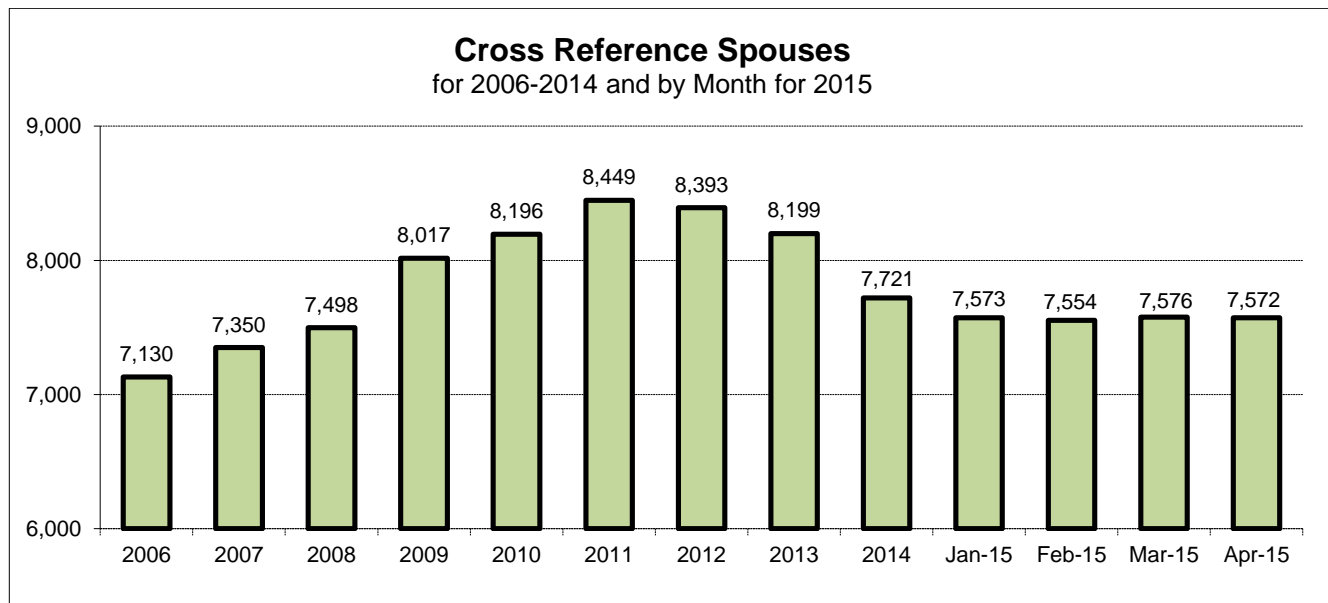


The following chart shows member enrollment (covered lives) for 2006-2014 and monthly year-to-date for 2015. Enrollment will fluctuate on a monthly basis.



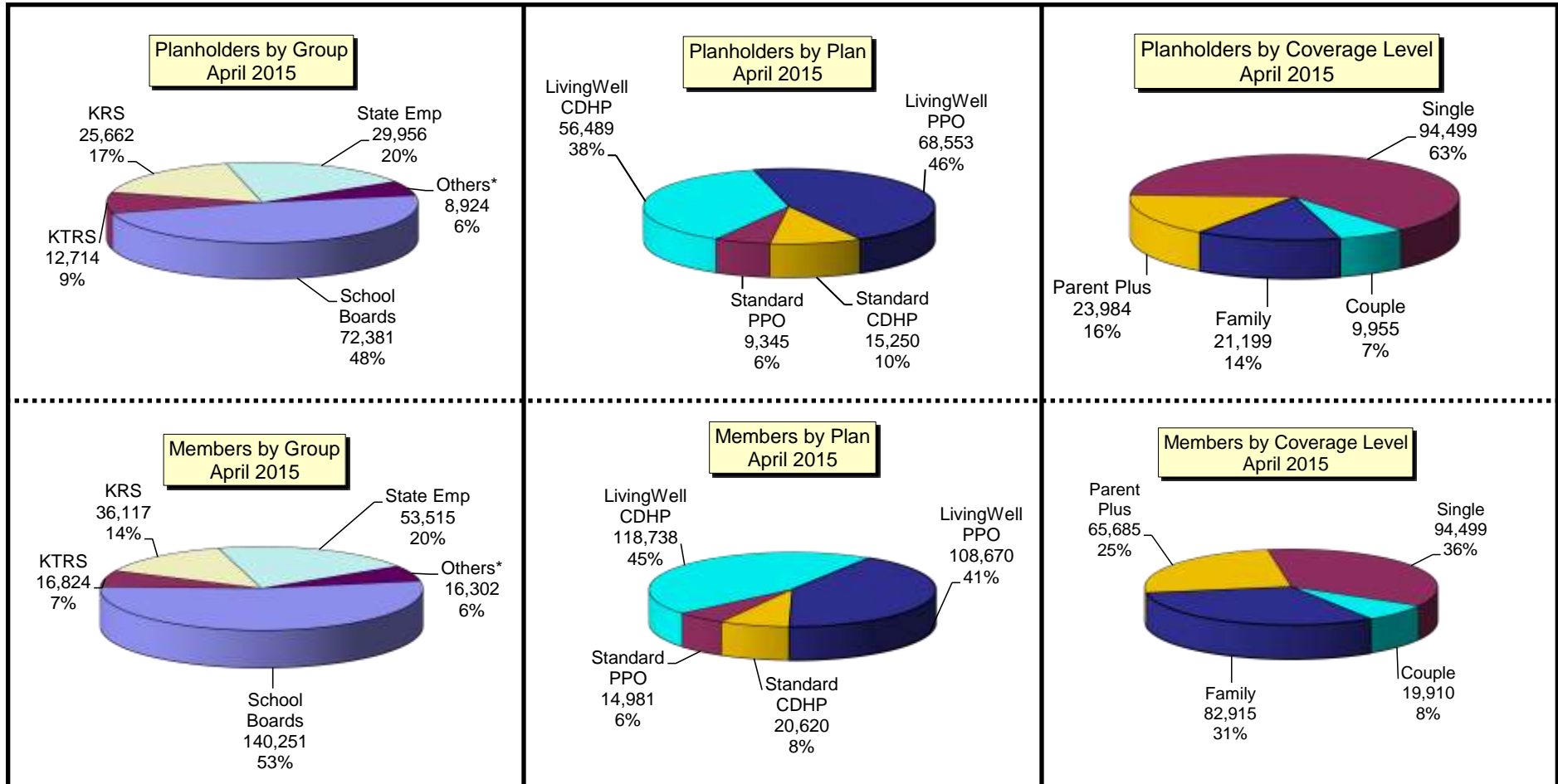
Enrollment *(continued)*

The following graph shows the number of cross-reference spouses for 2006-2014 and monthly year-to-date for 2015. The number of Cross Referenced Spouses will fluctuate on a monthly basis.



Enrollment *(continued)*

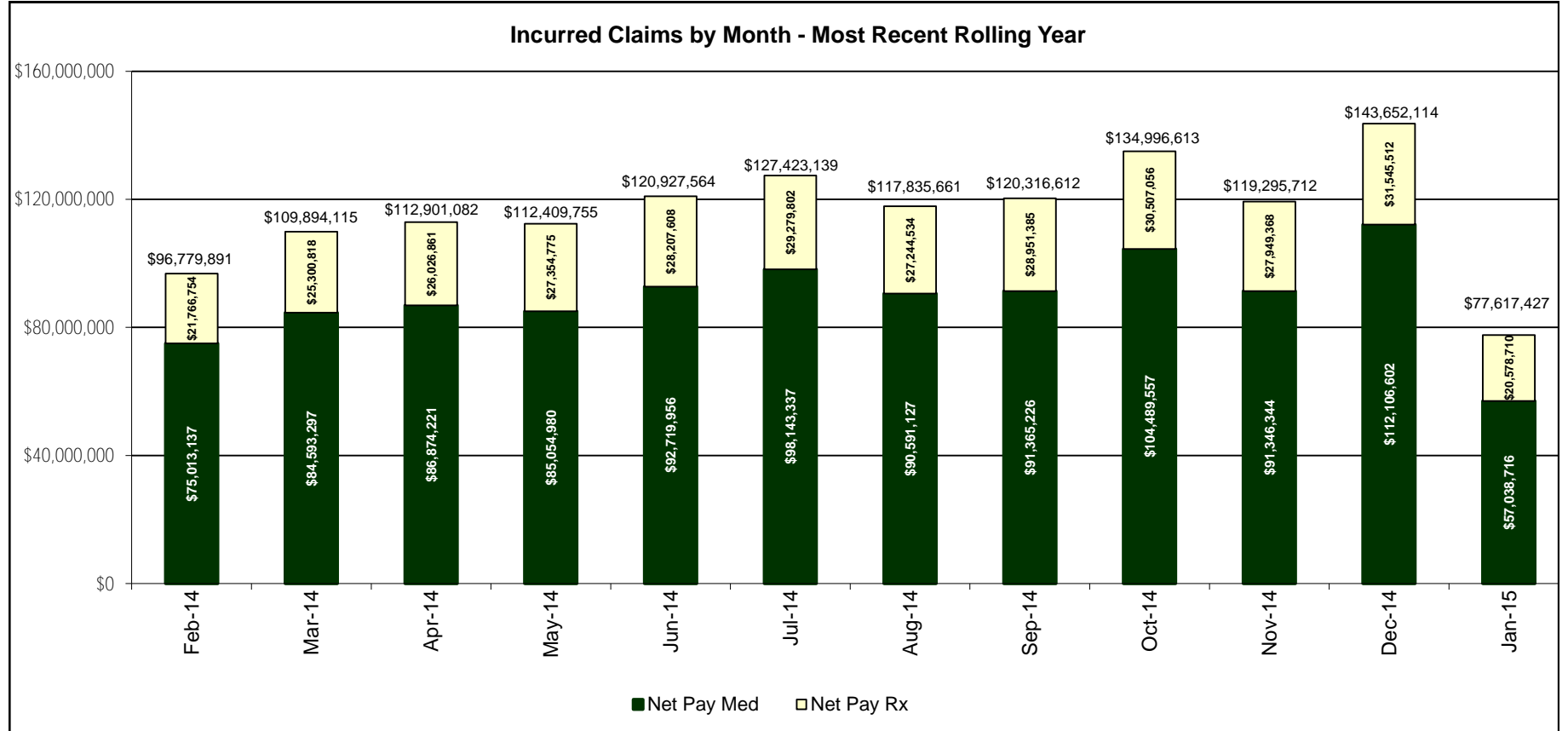
The following charts show Planholder and Member enrollment by group, plan, and coverage level.



* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs

Claims costs include Medical and Prescription (Rx) for the most recent rolling year. Based on Incurred Claims.



Claims Costs *(continued)*

The following tables represent incurred claims by Group for 2006 - 2014 and monthly year-to-date for 2015

INCURRED MEDICAL CLAIMS (no Rx) by Group:

	School Boards	KTRS	KRS	State Employees	Others*	Totals
2006	\$307,404,829	\$93,874,833	\$147,000,881	\$151,118,572	\$48,943,683	\$748,342,797
2007	\$335,233,747	\$96,138,953	\$156,119,263	\$147,816,830	\$50,969,860	\$786,278,653
2008	\$402,843,851	\$109,319,917	\$194,688,095	\$178,641,561	\$64,333,716	\$949,827,140
2009	\$427,644,878	\$123,944,338	\$220,434,791	\$177,195,445	\$68,628,440	\$1,017,847,892
2010	\$467,251,898	\$134,399,726	\$218,395,487	\$193,151,301	\$79,182,411	\$1,092,380,824
2011	\$475,939,979	\$137,632,074	\$239,407,280	\$200,932,917	\$80,536,373	\$1,134,448,624
2012	\$507,681,774	\$138,118,714	\$243,217,120	\$206,804,511	\$90,085,615	\$1,185,907,733
2013	\$523,689,024	\$134,541,840	\$232,179,281	\$214,229,963	\$96,163,847	\$1,200,803,955
2014	\$462,299,489	\$120,833,171	\$215,267,836	\$201,431,157	\$89,129,913	\$1,088,961,566
Jan-2015	\$22,371,616	\$6,023,846	\$10,926,451	\$8,905,824	\$8,810,979	\$57,038,716

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs *(continued)*

The following tables represent incurred claims by Group for 2006 - 2014 and monthly year-to-date for 2015

INCURRED Rx CLAIMS (no Med) by Group:

	School Boards	KTRS	KRS	State Employees	Others*	Totals
2006	\$92,676,509	\$35,017,335	\$53,095,577	\$42,857,791	\$13,481,498	\$237,128,711
2007	\$102,883,195	\$37,889,011	\$61,585,393	\$46,102,562	\$15,361,507	\$263,821,668
2008	\$114,318,657	\$42,211,258	\$72,457,449	\$51,523,178	\$17,638,869	\$298,149,411
2009	\$119,002,425	\$45,308,689	\$82,234,684	\$50,881,577	\$18,339,245	\$315,766,619
2010	\$129,624,203	\$49,399,459	\$89,783,758	\$55,125,407	\$21,022,918	\$344,955,745
2011	\$126,659,101	\$48,675,489	\$92,082,668	\$54,232,323	\$20,434,256	\$342,083,837
2012	\$133,983,235	\$50,751,278	\$88,781,373	\$58,571,312	\$21,662,510	\$353,749,707
2013	\$140,338,557	\$50,995,654	\$78,526,354	\$60,372,785	\$22,694,923	\$352,928,273
2014	\$131,094,294	\$43,058,068	\$73,821,384	\$55,745,329	\$20,947,416	\$324,666,492
Jan 2015	\$7,985,386	\$2,526,429	\$5,130,541	\$3,514,528	\$1,421,827	\$20,578,710

** Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).*

Claims Costs *(continued)*

The following tables represent incurred claims by Plan for 2009-2014 and monthly year-to-date for 2015.

INCURRED MEDICAL CLAIMS (no Rx) by PLAN:

Time Period	Capitol Choice	Maximum Choice	Optimum PPO	CW Standard PPO	Standard PPO	Standard CDHP	LivingWell PPO	LivingWell CDHP	Missing*	Total
2009	\$115,052,390	\$44,250,277	\$839,555,872	\$14,550,862					\$4,290,752	\$1,017,847,892
2010	\$120,801,466	\$56,099,090	\$893,370,461	\$15,244,745					\$6,865,062	\$1,092,380,824
2011	\$145,752,975	\$71,531,690	\$872,004,689	\$39,637,013					\$5,522,257	\$1,134,448,624
2012	\$159,420,476	\$75,626,849	\$887,301,358	\$53,534,574	(\$83)	(\$1,306)	(\$277)	\$0	\$10,026,143	\$1,185,909,745
2013	\$157,426,444	\$78,533,388	\$875,969,100	\$64,920,194	\$132,233	\$122,151	\$592,770	\$737,712	\$22,304,850	\$1,200,740,853
2014	\$1,198	\$529	\$75,834	\$15,221	\$56,747,449	\$44,926,228	\$596,614,712	\$372,105,166	\$18,475,229	\$1,088,963,580
Jan-15	\$0	\$0	\$0	\$0	\$2,839,151	\$2,843,024	\$26,584,090	\$19,345,276	\$5,427,175	\$57,080,721

*Missing means the claims could not be tagged to a specific plan.

Claims Costs *(continued)*

The following tables represent incurred claims by Plan for 2006-2014 and monthly year-to-date for 2015.

INCURRED Rx CLAIMS (no Med) by PLAN:

Time Period	Capitol Choice	Maximum Choice	Optimum PPO	CW Standard PPO	Standard PPO	Standard CDHP	LivingWell PPO	LivingWell CDHP	Missing*	Total
2009	\$35,845,894	\$7,804,096	\$267,798,635	\$3,632,729					\$627,662	\$315,766,619
2010	\$37,400,953	\$10,541,054	\$292,411,029	\$3,839,193					\$763,517	\$344,955,745
2011	\$44,303,915	\$13,658,792	\$275,615,919	\$8,069,769					\$435,441	\$342,083,836
2012	\$47,436,530	\$14,365,504	\$280,632,291	\$10,764,647					\$550,735	\$353,749,707
2013	\$46,707,786	\$15,357,171	\$276,691,188	\$14,033,599					\$44,980	\$352,834,724
2014	\$3,318	\$219	\$31,701	\$3,084	\$17,724,438	\$5,798,697	\$217,742,635	\$82,936,856	\$425,546	\$324,666,492
Jan-15	\$0	\$0	\$0	\$0	\$1,247,012	\$109,981	\$16,175,815	\$3,037,749	\$8,152	\$20,578,710

**Missing means the claims could not be tagged to a specific plan.*

Claims Costs *(continued)*

The following represents incurred medical claims only (does not include Rx) by Coverage Level for 2006-2014 and monthly year-to-date for 2015.

INCURRED MEDICAL CLAIMS (no Rx) by Coverage Level:

Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
2006	\$105,900,696	\$142,637,212	\$104,245,315	\$391,585,566	\$3,974,007	\$748,342,797
2007	\$123,989,294	\$160,349,021	\$118,430,067	\$447,682,122	\$3,721,482	\$854,171,987
2008	\$138,340,738	\$179,204,916	\$138,984,028	\$489,769,922	\$3,527,536	\$949,827,140
2009	\$148,834,766	\$197,496,335	\$148,195,132	\$519,153,082	\$4,168,576	\$1,017,847,892
2010	\$161,490,560	\$207,327,688	\$168,831,673	\$547,945,617	\$6,785,286	\$1,092,380,824
2011	\$159,448,230	\$231,732,200	\$184,502,900	\$553,571,504	\$5,473,567	\$1,134,728,400
2012	\$159,856,516	\$247,003,535	\$194,212,198	\$574,926,707	\$9,908,778	\$1,185,907,733
2013	\$145,306,573	\$250,730,046	\$206,235,666	\$583,127,883	\$15,338,673	\$1,200,738,840
2014	\$130,691,585	\$236,558,841	\$180,667,327	\$529,274,753	\$11,769,061	\$1,088,961,566
Jan 2015	\$7,330,407	\$10,557,291	\$8,450,284	\$29,167,918	\$1,532,816	\$57,038,716

**Unable to tag claims to a specific coverage level*

Claims Costs *(continued)*

The following represents incurred RX claims only (does not include medical) by Coverage Level for 2006-2014 and monthly year-to-date for 2015.

INCURRED Rx CLAIMS (no Med) by Coverage Level:

Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
2006	\$38,228,159	\$43,809,856	\$25,948,520	\$128,164,514	\$977,662	\$237,128,711
2007	\$42,590,719	\$49,329,230	\$29,736,616	\$141,680,238	\$484,865	\$263,821,668
2008	\$48,563,951	\$54,628,661	\$34,879,637	\$159,504,290	\$572,873	\$298,149,411
2009	\$51,545,047	\$59,726,568	\$37,315,867	\$166,599,775	\$579,363	\$315,766,619
2010	\$57,195,759	\$64,920,207	\$41,129,813	\$180,993,674	\$716,292	\$344,955,745
2011	\$55,944,577	\$66,704,498	\$43,290,721	\$175,791,341	\$352,568	\$342,083,705
2012	\$54,761,601	\$70,977,910	\$47,935,016	\$179,708,356	\$366,823	\$353,749,707
2013	\$50,596,450	\$72,772,321	\$51,953,096	\$177,631,787	-\$25,380	\$352,928,273
2014	\$45,478,952	\$67,746,480	\$45,634,026	\$165,420,416	\$386,619	\$324,666,492
Jan-15	\$2,597,948	\$3,627,839	\$3,137,534	\$11,209,163	\$6,226	\$20,578,710

**Unable to tag claims to a specific coverage level*

Medical Claims Utilization

The following is based on medical claims* (does not include Rx) incurred for January 2015.

Commonwealth Plan	Admits Per 1000 Acute	Admits Per 1000 Acute Rcnt Sgovt	%Diff from {Rcnt SGovt}	Days LOS Admit Acute	Days LOS Admit Acute Rcnt Sgovt	%Diff from Rcnt SGovt	Days Per 1000 Adm Acute	Days Per 1000 Adm Acute Rcnt Sgovt	%Diff from Rcnt Sgovt
LivingWell CDHP	52.43	58.05	-9.69%	4.02	4.70	-14.38%	210.92	239.03	-11.76%
LivingWell PPO	59.30	61.26	-3.19%	4.39	5.25	-16.36%	260.59	262.79	-0.84%
Standard CDHP	38.71	59.27	-34.68%	6.43	6.62	-2.95%	248.79	245.17	1.47%
Standard PPO	49.82	61.74	-19.32%	6.40	7.02	-8.74%	318.98	266.58	19.66%
Average	54.03	59.69	-9.49%	4.45	5.18	-14.05%	240.63	250.91	-4.10%

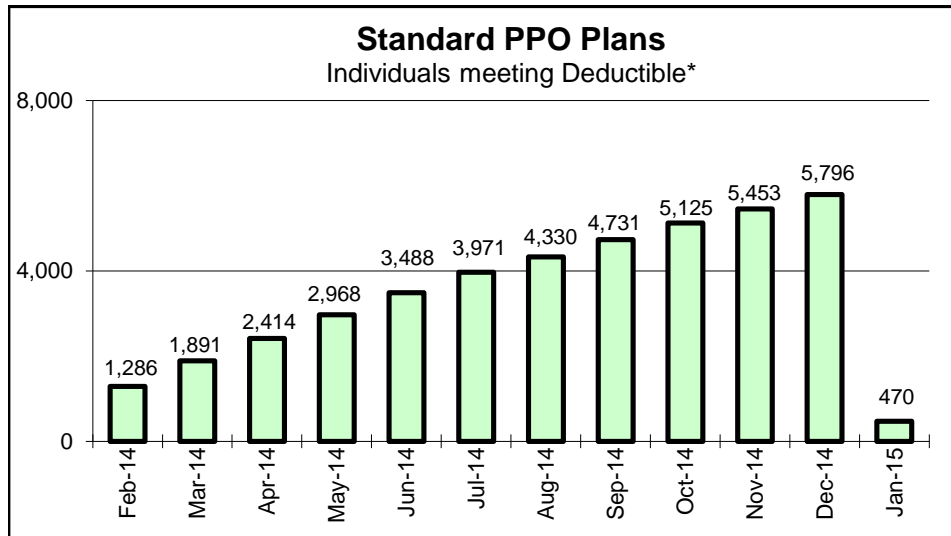
Commonwealth Plan	Visits Per 1000 Office Med	Visits Per 1000 Office Med Rcnt Sgovt	%Diff from Rcnt SGovt	Visits Per 1000 ER	Visits Per 1000 ER Rcnt Sgovt	%Diff from Rcnt Sgovt
LivingWell CDHP	6,713.90	7,177.51	-6.46%	139.13	232.29	-40.11%
LivingWell PPO	8,137.16	7,946.05	2.41%	177.25	233.31	-24.03%
Standard CDHP	3,625.39	7,351.42	-50.68%	157.13	233.03	-32.57%
Standard PPO	5,335.92	7,782.22	-31.43%	181.59	231.03	-21.40%
Average	6,977.03	7,543.61	-7.51%	158.75	232.70	-31.78%

Commonwealth Plan	Svcs Per 1000 OP Lab	Svcs Per 1000 OP Lab Rcnt US	%Diff from Rcnt US	Svcs Per 1000 OP Rad	Svcs Per 1000 OP Rad Rcnt US	%Diff from Rcnt US
LivingWell CDHP	7,298.51	7,501.96	-2.71%	1,858.37	1,981.86	-6.23%
LivingWell PPO	10,136.43	8,665.11	16.98%	2,634.86	2,459.44	7.13%
Standard CDHP	4,708.23	8,241.26	-42.87%	1,280.96	2,160.53	-40.71%
Standard PPO	7,109.21	8,564.00	-16.99%	1,958.09	2,342.19	-16.40%
Average	8,254.08	8,102.49	1.87%	2,138.94	2,214.14	-3.40%

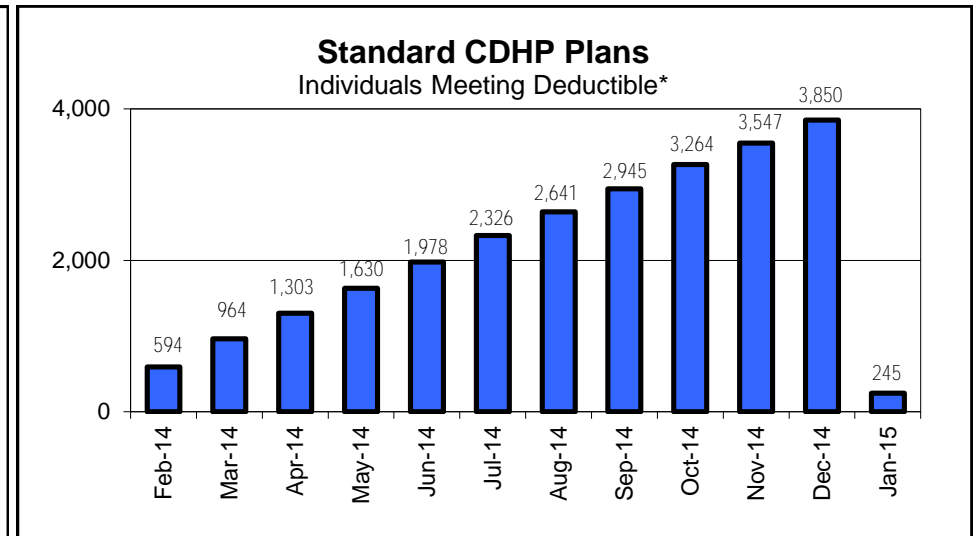
*Services are tracked by each service, not by each visit. Therefore, if two laboratory services are performed at one visit, it will count as two services.

Analysis of Individuals and Families Meeting Their Deductibles

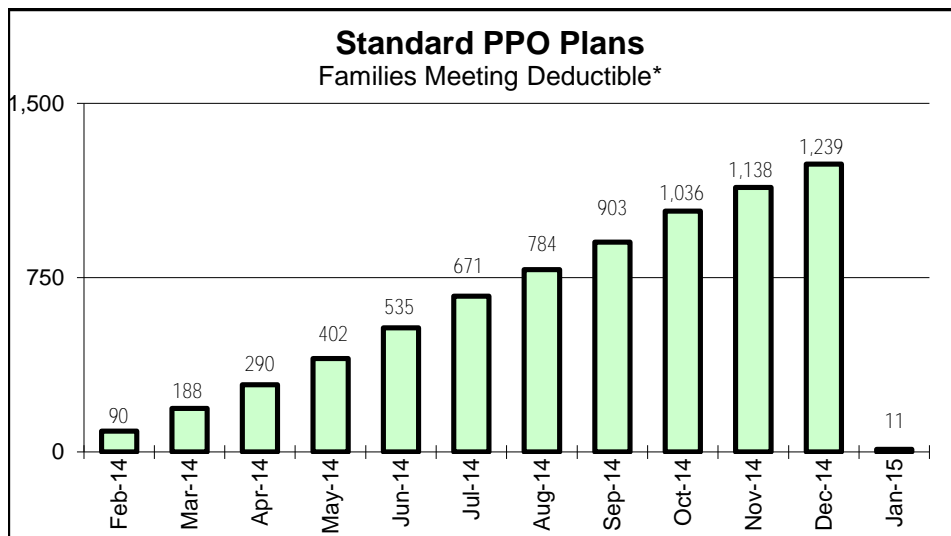
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



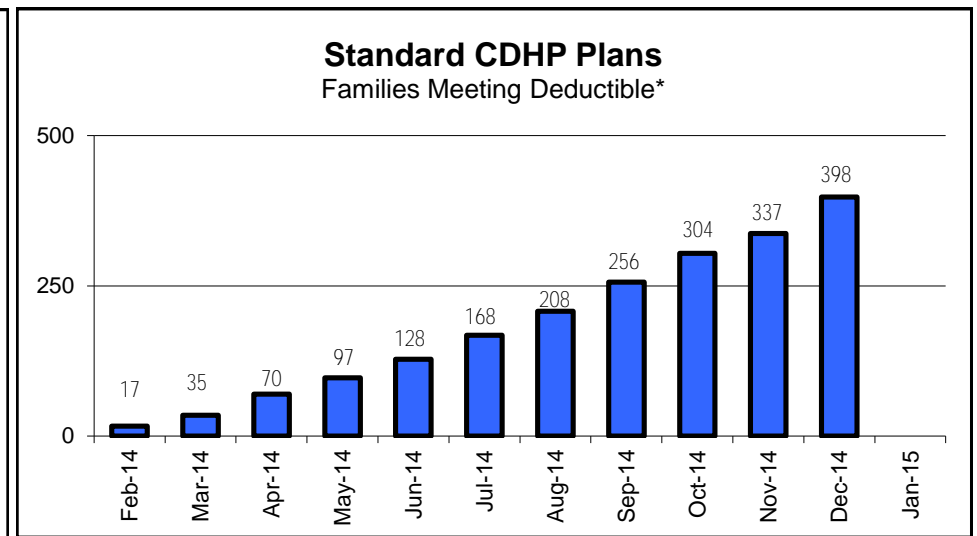
* 2014 and 2015 Individual Deductible is \$750



* 2014 and 2015 Individual Deductible is \$1,750



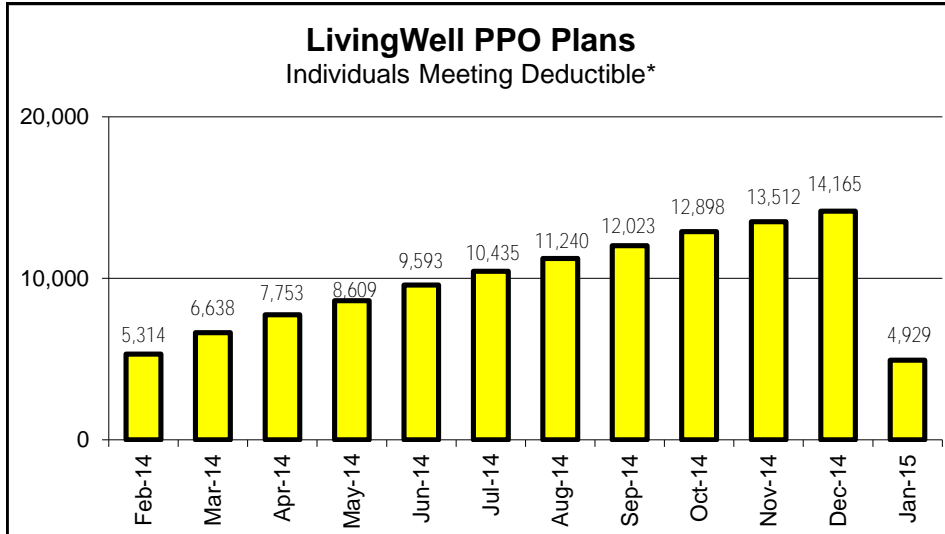
* 2014 and 2015 Family Deductible is \$1,500



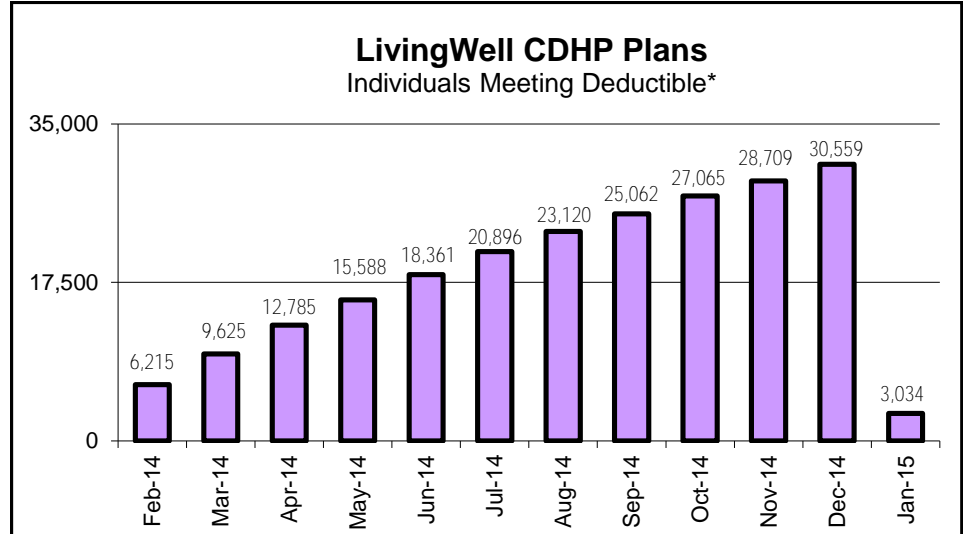
* 2014 and 2015 Family Deductible is \$3,500

Analysis of Individuals and Families Meeting Their Deductibles *(continued)*

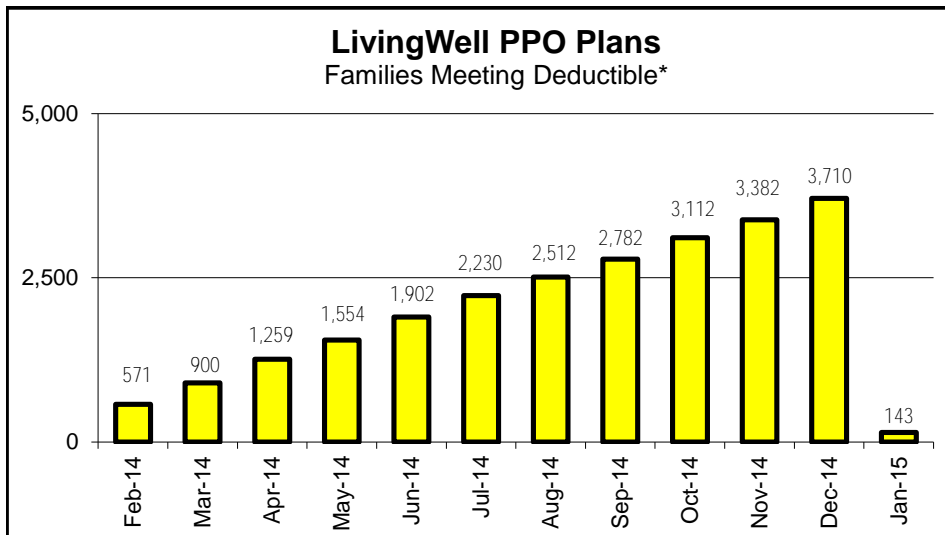
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



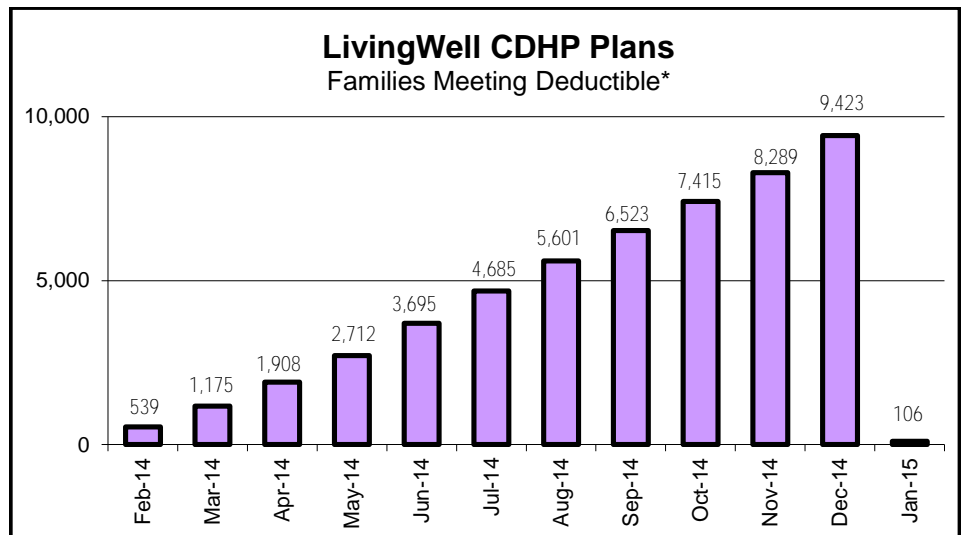
* 2014 and 2015 Individual Deductible is \$500



* 2014 and 2015 Individual Deductible is \$1,250



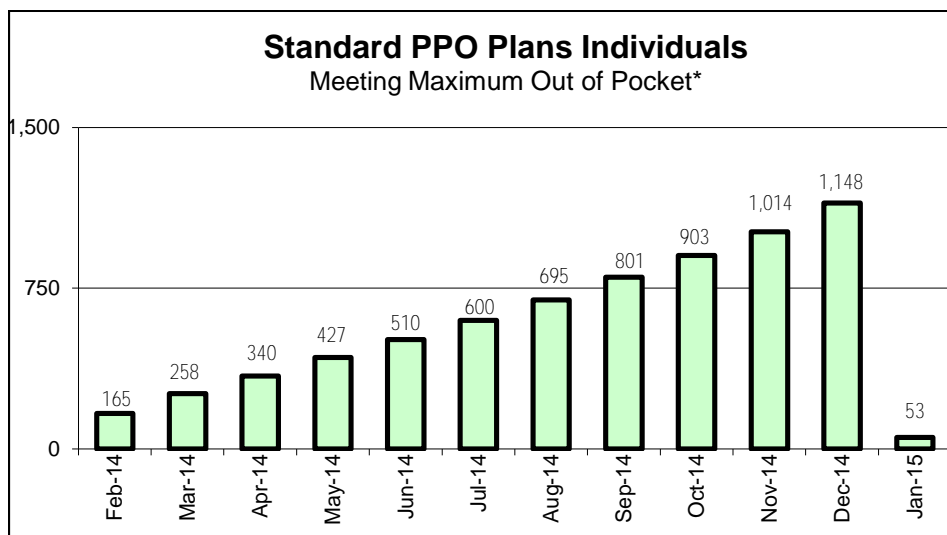
* 2014 and 2015 Family Deductible is \$1,000



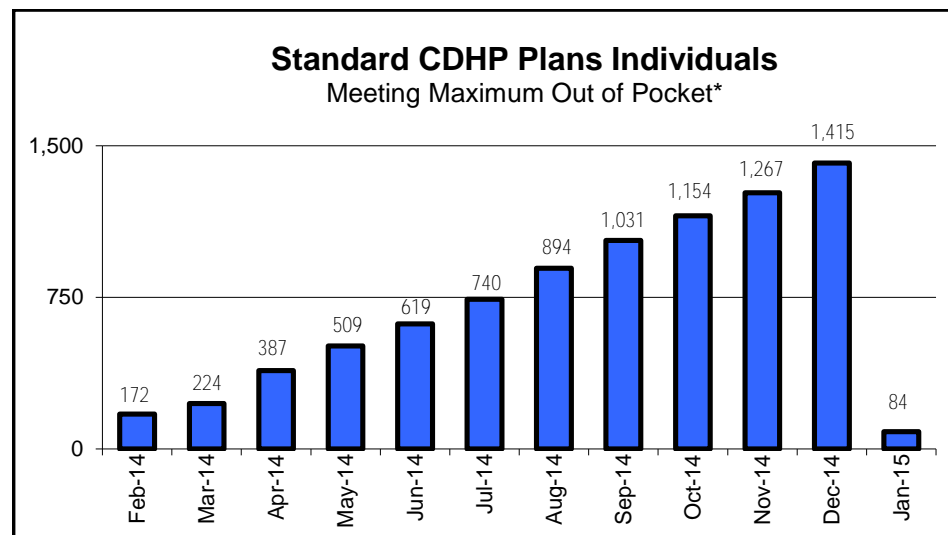
* 2014 and 2015 Family Deductible is \$2,500

Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

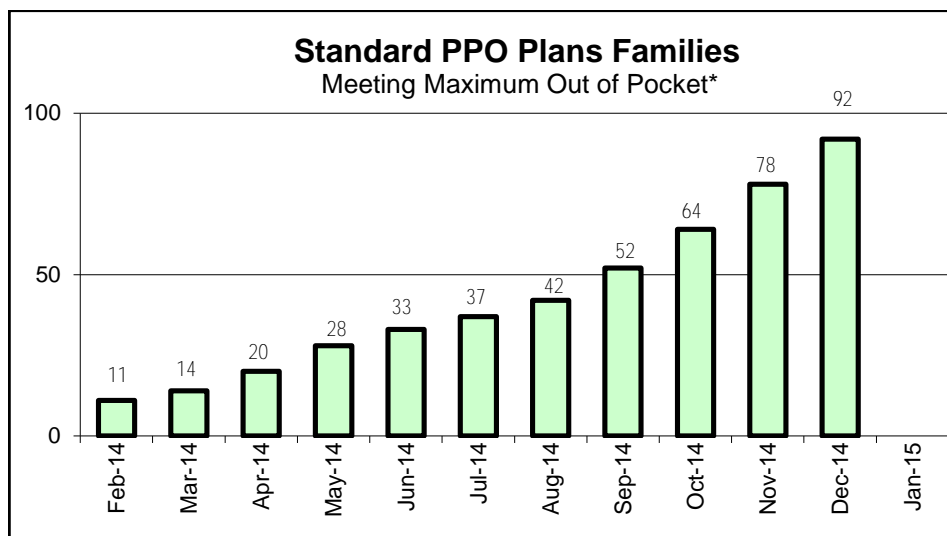
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



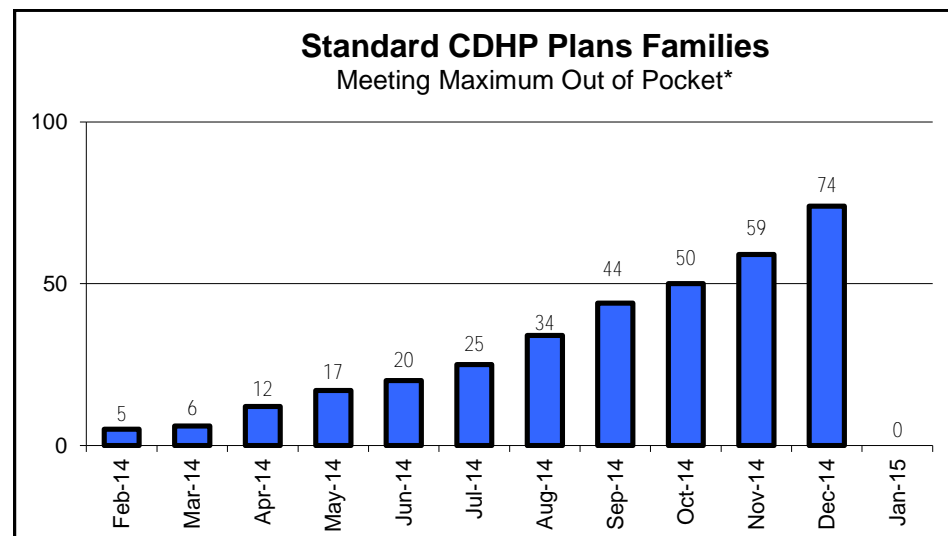
* 2014 and 2015 Individual Maximum Out of Pocket is \$3,500



* 2014 and 2015 Individual Maximum Out of Pocket is \$3,500



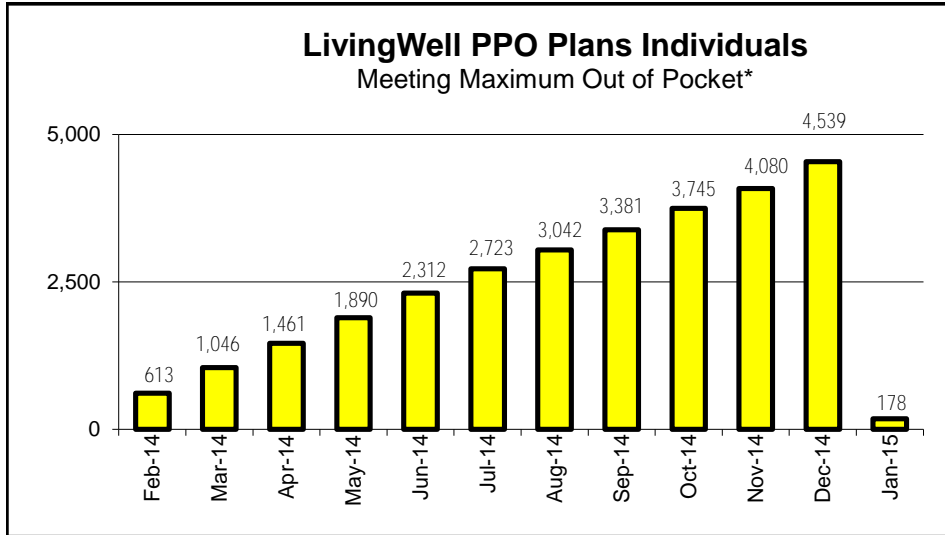
* 2014 and 2015 Maximum Out of Pocket is \$7,000



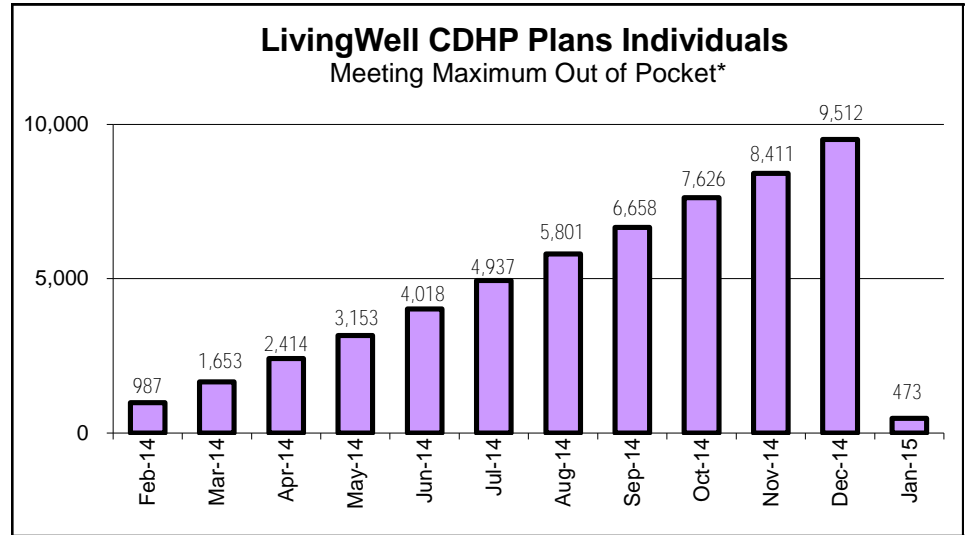
* 2014 and 2015 Family Maximum Out of Pocket is \$7,000

Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

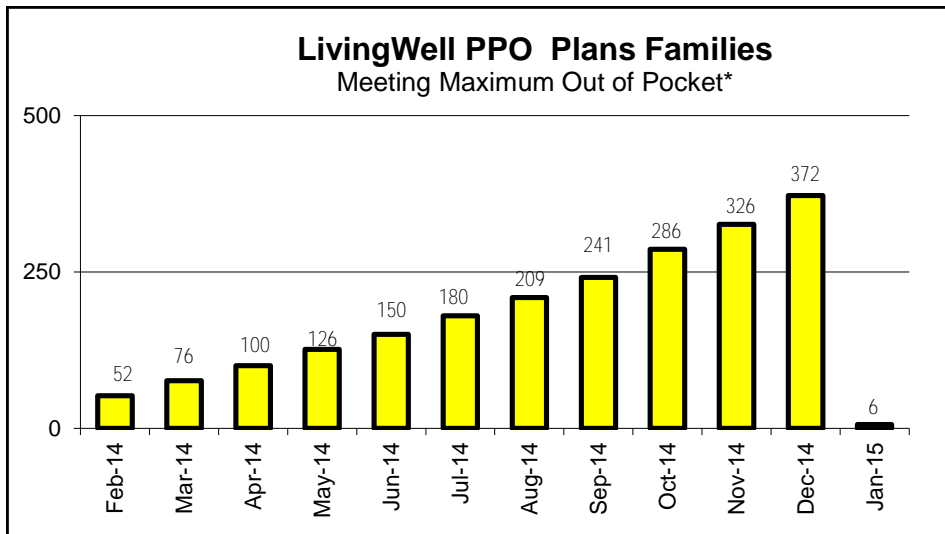
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



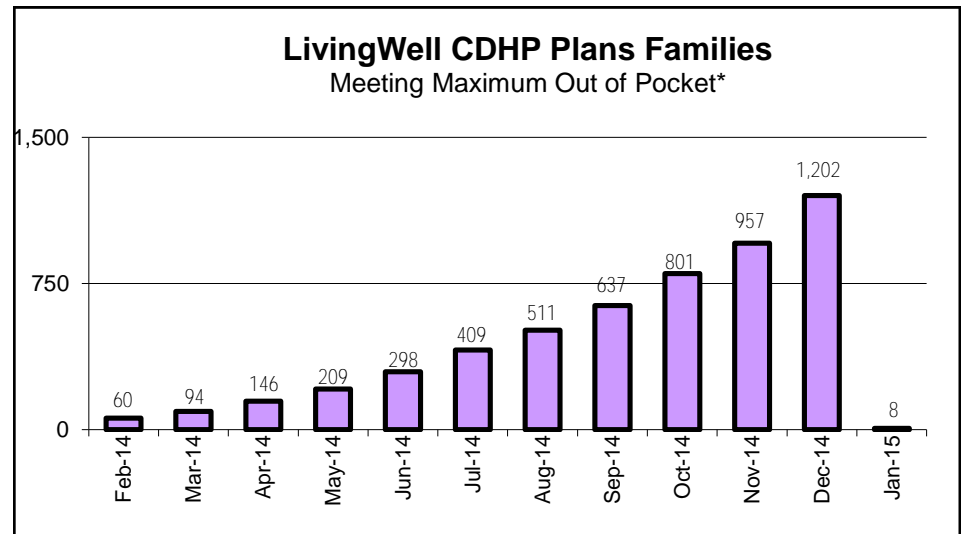
* 2014 and 2015 Maximum Out of Pocket is \$2,500



* 2014 and 2015 Individual Max Out of Pocket is \$2,500



* 2014 and 2015 Family Maximum Out of Pocket is \$5,000



* 2014 and 2015 Family Maximum Out of Pocket is \$5,000

Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket (MOOP) expense for the years 2009-2015. This report is based on incurred claims.

Individuals and Families in CW Standard PPO (2009-13) and Standard PPO (2014—)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2009	CW Standard PPO	\$750	32.06%	\$3,500	5.85%	\$1,500	8.74%	\$7,000	1.14%
2010	CW Standard PPO	\$500	38.12%	\$3,500	4.81%	\$1,500	3.61%	\$7,000	0.73%
2011	CW Standard PPO	\$500	39.40%	\$3,500	4.55%	\$1,500	3.99%	\$7,000	0.56%
2012	CW Standard PPO	\$500	40.49%	\$3,500	4.80%	\$1,500	4.98%	\$7,000	0.77%
2013	CW Standard PPO	\$600	36.86%	\$3,000	6.45%	\$1,800	4.35%	\$6,000	1.62%
2014	Standard PPO	\$750	34.67%	\$3,500	6.87%	\$1,500	10.53%	\$7,000	0.78%
2015	Standard PPO	\$750	3.15%	\$3,500	0.35%	\$1,500	0.12%	\$7,000	0.00%

Individuals and Families in Capitol Choice (2009-13) and Standard CDHP (2014—)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2009	Capitol Choice	\$500	27.85%	\$2,000	1.86%	\$1,500	0.59%	\$6,000	0.01%
2010	Capitol Choice	\$500	25.19%	\$2,000	1.84%	\$1,500	0.49%	\$6,000	0.01%
2011	Capitol Choice	\$575	24.93%	\$2,300	1.61%	\$1,725	0.45%	\$6,900	0.01%
2012	Capitol Choice	\$600	25.70%	\$2,400	1.46%	\$1,800	0.55%	\$7,000	0.01%
2013	Capitol Choice	\$615	25.18%	\$2,470	1.90%	\$1,850	0.52%	\$7,400	0.15%
2014	Standard CDHP	\$1,750	20.10%	\$3,500	7.94%	\$3,500	2.23%	\$7,000	0.42%
2015	Standard CDHP	\$1,750	1.16%	\$3,500	0.54%	\$3,500	0.00%	\$7,000	0.00%

Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket expense for the years 2009-2015. This report is based on incurred claims.

Individuals and Families in Optimum PPO (2009-13) and LivingWell PPO (2014—)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2009	Optimum PPO	\$250	27.18%	\$1,125	10.05%	\$500	8.42%	\$2,250	1.51%
2010	Optimum PPO	\$300	25.80%	\$1,125	10.89%	\$600	7.05%	\$2,250	1.47%
2011	Optimum PPO	\$345	25.16%	\$1,295	9.99%	\$690	7.31%	\$2,590	1.36%
2012	Optimum PPO	\$355	24.87%	\$1,350	9.93%	\$720	5.51%	\$2,700	1.38%
2013	Optimum PPO	\$370	24.86%	\$1,390	11.11%	\$740	7.64%	\$2,780	1.72%
2014	LivingWell PPO	\$500	11.63%	\$2,500	3.73%	\$1,000	4.55%	\$3,000	0.46%
2015	LivingWell PPO	\$500	4.53%	\$2,500	0.16%	\$1,000	0.21%	\$3,000	0.01%

Individuals and Families in Maximum Choice (2009-13) and LivingWell CDHP (2014—)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2009	Maximum Choice	\$2,000	14.90%	\$3,000	4.52%	\$3,000	15.96%	\$4,500	3.64%
2010	Maximum Choice	\$2,000	15.12%	\$3,000	4.91%	\$3,000	16.78%	\$4,500	4.14%
2011	Maximum Choice	\$2,300	14.60%	\$3,455	4.53%	\$3,455	18.28%	\$5,185	4.37%
2012	Maximum Choice	\$2,325	14.71%	\$3,550	4.16%	\$3,530	18.82%	\$5,280	3.99%
2013	Maximum Choice	\$2,450	14.55%	\$3,700	4.04%	\$3,650	19.22%	\$5,400	3.56%
2014	LivingWell CDHP	\$1,250	28.79%	\$2,500	8.96%	\$2,500	17.13%	\$5,000	2.19%
2015	LivingWell CDHP	\$1,250	2.56%	\$2,500	0.40%	\$2,500	0.19%	\$5,000	0.01%

Premium (or Premium Equivalent)

The following details the amount of premium* (or premium equivalent) paid by the employee and employer for 2006-2014 and monthly through 2015.

Time Period	Employee Premium Amount	Employer Premium Amount	Total Premium Amount
2006	\$153,787,780	\$948,458,338	\$1,102,246,118
2007	\$167,530,819	\$973,220,791	\$1,140,751,611
2008	\$179,094,322	\$1,039,574,462	\$1,218,668,784
2009	\$210,980,360	\$1,190,104,292	\$1,401,084,653
2010	\$223,160,749	\$1,325,801,265	\$1,548,962,014
2011	\$274,375,886	\$1,324,091,690	\$1,598,467,575
2012	\$271,663,955	\$1,332,767,157	\$1,604,431,112
2013	\$271,156,377	\$1,329,854,915	\$1,601,011,292
2014	\$265,437,387	\$1,348,664,155	\$1,614,101,542
Jan-15	\$21,559,917	\$114,649,814	\$136,209,731
Feb-15	\$21,440,357	\$114,330,256	\$135,770,613
Mar-15	\$21,490,495	\$114,513,917	\$136,004,412
Apr-15	\$21,454,023	\$114,320,396	\$135,774,419

**Premium (or premium equivalent) is based on enrollment using published premium rates—it is NOT based on actual payments received.*

Prescription Drug Utilization *(continued)*

The following details the type of prescription filled, the percent that were generic, and the generic efficiency rate for the most recent rolling year. Based on paid claims..

Time Period: Paid Month	Generic	Brand Name, Generic Available	Brand Name	Other*	Total	Scripts Rx % Generic	Scripts Generic Efficiency Rx
May 2014	275,654	13,336	39,071	7,638	335,699	82.11%	95.39%
Jun 2014	288,180	13,772	41,941	8,137	352,030	81.86%	95.44%
Jul 2014	341,492	15,802	50,640	9,900	417,834	81.73%	95.58%
Aug 2014	275,701	12,990	40,381	7,985	337,057	81.80%	95.50%
Sep 2014	358,209	21,560	51,554	10,038	441,361	81.16%	94.32%
Oct 2014	286,243	26,295	43,684	8,301	364,523	78.53%	91.59%
Nov 2014	300,685	19,559	43,555	8,179	371,978	80.83%	93.89%
Dec 2014	387,687	19,490	61,969	11,210	480,356	80.71%	95.21%
Jan 2015	293,505	11,998	39,245	7,493	352,241	83.33%	96.07%
Feb 2015	282,478	11,173	34,166	8,247	336,064	84.05%	96.20%
Mar 2015	315,824	12,443	38,330	6,418	373,015	84.67%	96.21%
Apr 2015	312,318	12,291	37,451	6,515	368,575	84.74%	96.21%

**Includes: Over the Counter (usually items such as diabetic supplies, syringes, and test strips, etc.), Other/Unavailable or Missing (Unable to tag to a specific group).*

Prescription Drug Utilization *(continued)*

The following details the number of members and patients utilizing prescription benefits and the associated costs for the most recent rolling year. Based on Incurred Claims.

Time Period	Members	Patients	Scripts	Scripts Per Member	Scripts Per Patient	Allow Amt* Per Script	Net Pay Per Script	Member Cost Per Script	Patient Cost Per Script
Feb 2014	265,323	154,002	349,141	1.31	2.74	\$84.18	\$62.34	\$28.61	\$49.29
Mar 2014	265,323	158,867	383,947	1.44	2.89	\$85.10	\$65.90	\$27.65	\$46.17
Apr 2014	264,823	158,147	374,071	1.41	2.86	\$87.04	\$69.58	\$24.54	\$41.09
May 2014	264,390	157,127	377,247	1.43	2.88	\$88.82	\$72.51	\$23.12	\$38.90
Jun 2014	263,978	155,856	367,174	1.39	2.87	\$92.34	\$76.82	\$21.43	\$36.30
Jul 2014	262,820	158,469	373,217	1.42	2.93	\$93.04	\$78.45	\$20.56	\$34.10
Aug 2014	261,551	156,278	369,414	1.41	2.87	\$87.60	\$73.75	\$19.38	\$32.43
Sep 2014	259,600	158,377	385,245	1.48	2.94	\$88.26	\$75.15	\$19.29	\$31.61
Oct 2014	262,653	170,963	407,268	1.55	2.98	\$87.41	\$74.91	\$19.22	\$29.53
Nov 2014	262,857	160,428	376,904	1.43	2.85	\$86.46	\$74.16	\$17.48	\$28.64
Dec 2014	262,690	167,328	417,993	1.59	2.98	\$88.37	\$75.47	\$20.35	\$31.94
Jan 2015	263,211	152,031	352,203	1.34	2.89	\$82.20	\$58.43	\$31.71	\$54.90

***Allow Amt** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.*

Prescription Drug Utilization *(continued)*

The following Top 25 Drug Analysis is based on Rx claims incurred January 2015.

Prev Rank	Curr Rank	Product Name	Brand/Generic	Therapeutic Class General	Net Pay Rx	Net Pay Rx as Pct of All Drugs	Scripts Rx	Net Pay Per Day Supply Rx	Patients Rx
1	1	HUMIRA	Single source brand	Immunosuppressants	\$1,109,273.71	5.39%	220	\$102.51	247
3	2	ENBREL	Single source brand	Immunosuppressants	\$807,367.63	3.92%	189	\$98.01	207
9	3	COPAXONE	Single source brand	Misc Therapeutic Agents	\$560,261.08	2.72%	68	\$171.02	68
2	4	NEXIUM	Single source brand	Gastrointestinal Drugs	\$490,035.63	2.38%	1,939	\$6.67	2,013
5	5	CRESTOR	Single source brand	Cardiovascular Agents	\$474,397.04	2.31%	2,752	\$4.49	2,741
-	6	HARVONI	Single source brand	Anti-Infective Agents	\$439,955.77	2.14%	14	\$1,122.34	15
12	7	STELARA	Single source brand	Immunosuppressants	\$426,205.34	2.07%	36	\$157.39	42
8	8	LANTUS SOLOSTAR	Single source brand	Hormones & Synthetic Subst	\$361,326.58	1.76%	828	\$11.31	828
-	9	DULOXETINE HCL	Single source generic	Central Nervous System	\$336,363.24	1.63%	2,629	\$3.69	2,476
10	10	GILENYA	Single source brand	Misc Therapeutic Agents	\$320,665.75	1.56%	34	\$173.52	37
-	11	NOVOLOG FLEXPEN	Single source brand	Hormones & Synthetic Subst	\$314,496.23	1.53%	498	\$16.07	513
13	12	TECFIDERA	Single source brand	Misc Therapeutic Agents	\$313,176.12	1.52%	48	\$158.17	49
7	13	ABILIFY	Single source brand	Central Nervous System	\$300,016.56	1.46%	368	\$23.97	365
11	14	JANUVIA	Single source brand	Hormones & Synthetic Subst	\$290,252.34	1.41%	938	\$8.11	951
21	15	GLEEVEC	Single source brand	Antineoplastic Agents	\$287,366.97	1.40%	15	\$309.00	14
-	16	NOVOLOG	Single source brand	Hormones & Synthetic Subst	\$247,296.50	1.20%	490	\$13.07	482
-	17	TAMIFLU	Single source brand	Multiple	\$195,565.90	0.95%	3,272	\$9.77	3,319
-	18	NORDITROPIN FLEXPEN	Multisource brand, no generic	Hormones & Synthetic Subst	\$195,446.05	0.95%	18	\$196.23	16
-	19	LEVEMIR FLEXTOUCH	Single source brand	Hormones & Synthetic Subst	\$189,607.27	0.92%	397	\$12.91	390
-	20	INVOKANA	Single source brand	Hormones & Synthetic Subst	\$183,258.59	0.89%	749	\$7.08	747
-	21	VICTOZA	Single source brand	Hormones & Synthetic Subst	\$168,270.56	0.82%	325	\$14.41	325
-	22	HUMATROPE	Multisource brand, no generic	Hormones & Synthetic Subst	\$151,888.08	0.74%	13	\$171.24	17
-	23	KALYDECO	Single source brand	Respiratory Tract Agents	\$147,848.45	0.72%	6	\$821.38	5
17	24	LYRICA	Single source brand	Central Nervous System	\$146,571.89	0.71%	579	\$8.05	572
-	25	XOLAIR	Multisource brand, generic	Immunosuppressants	\$145,348.42	0.71%	38	\$89.50	55

***Product Name" includes all strengths/formulations of a drug*

Prescription Drug Utilization *(continued)*

In summary, the top 25 drugs represent 4.67% of total scripts and 41.80% of total Rx expenditures.

Summary	Net Pay Rx	Scripts Rx	Days Supply Rx
Top Drugs	\$8,602,262	16,463	513,426
All Product Names	\$20,578,710	352,203	10,814,489
Top Drugs as Pct of All Drugs	41.80%	4.67%	4.75%

Utilization

The top 25 clinical conditions based on incurred claims for January 2015.

Prev Rank	Curr Rank	Clinical Condition	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER	Patients Med	Net Pay Per Pat Med
1	1	Prevent/Admin Hlth Encounters	\$4,151,069	\$16,997	\$4,130,423	0.00	0.00	752.02	0.68	19,034	\$218.09
2	2	Signs/Symptoms/Oth Cond, NEC	\$2,961,767	\$864,223	\$1,839,227	2.42	9.66	410.64	11.44	13,150	\$225.23
6	3	Coronary Artery Disease	\$2,485,473	\$1,500,818	\$976,639	2.33	4.73	35.93	1.91	1,008	\$2,465.75
3	4	Osteoarthritis	\$2,378,369	\$1,453,190	\$919,526	2.83	2.55	183.23	0.09	3,683	\$645.77
13	5	Infections, NEC	\$1,977,040	\$1,880,994	\$95,848	0.27	3.50	103.35	3.05	2,637	\$749.73
5	6	Chemotherapy Encounters	\$1,906,052	\$270,108	\$1,635,945	0.36	10.25	2.46	0.00	238	\$8,008.62
7	7	Respiratory Disord, NEC	\$1,711,574	\$690,170	\$1,020,645	0.27	6.00	84.75	10.03	3,275	\$522.62
11	8	Condition Rel to Tx - Med/Surg	\$1,607,841	\$1,192,795	\$410,343	2.14	5.68	6.34	1.50	473	\$3,399.24
4	9	Gastroint Disord, NEC	\$1,556,384	\$485,162	\$1,062,374	1.60	3.86	136.54	13.77	4,088	\$380.72
9	10	Pregnancy w Vaginal Delivery	\$1,332,394	\$1,328,650	\$3,744	5.24	2.38	0.32	0.41	214	\$6,226.14
10	11	Spinal/Back Disord, Low Back	\$1,313,773	\$477,506	\$827,373	0.68	5.47	469.17	4.38	5,978	\$219.77
16	12	Cardiac Arrhythmias	\$1,237,515	\$404,210	\$832,902	1.14	3.12	41.67	2.46	1,192	\$1,038.18
22	13	Cerebrovascular Disease	\$966,094	\$758,948	\$174,665	1.91	3.93	11.08	1.73	404	\$2,391.32
8	14	Arthropathies/Joint Disord NEC	\$948,142	\$100,044	\$830,187	0.32	3.43	462.93	4.10	7,611	\$124.58
14	15	Cancer - Breast	\$926,505	\$18,837	\$907,493	0.09	2.50	31.32	0.00	645	\$1,436.44
-	16	Cancer - Leukemia	\$865,998	\$740,240	\$125,758	0.00	0.00	4.79	0.05	125	\$6,927.99
20	17	Cholecystitis/Cholelithiasis	\$801,564	\$223,905	\$577,659	0.82	3.83	4.29	1.19	213	\$3,763.21
17	18	Urinary Tract Calculus	\$745,758	\$112,735	\$633,023	0.64	1.71	17.55	5.38	516	\$1,445.27
-	19	Radiation Therapy Encounters	\$740,778	\$0	\$740,778	0.00	0.00	0.55	0.00	69	\$10,735.92
15	20	Renal Function Failure	\$700,264	\$157,562	\$539,074	0.41	7.00	16.73	0.64	623	\$1,124.02
12	21	Newborns, w/wo Complication	\$668,816	\$660,580	\$8,236	8.07	2.82	3.88	0.18	252	\$2,654.03
19	22	Cardiovasc Disord, NEC	\$666,137	\$89,802	\$575,928	0.46	8.80	49.10	7.61	1,673	\$398.17
23	23	Fracture/Disloc - Upper Extrem	\$654,061	\$71,593	\$582,398	0.09	2.00	63.10	4.97	835	\$783.31
25	24	Infections - ENT Ex Otitis Med	\$639,023	\$19,405	\$619,607	0.14	1.33	651.26	3.56	13,639	\$46.85
21	25	Diabetes	\$628,355	\$210,260	\$417,359	1.05	4.70	227.09	1.78	5,629	\$111.63

NOTE: Medical payments represent only the payments made for the specified condition.

Utilization *(continued)*

In Summary, the top clinical conditions represent more than 60.61% of total paid claims for all clinical conditions.

Summary	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER
Top Clinical Conditions	\$34,570,749	\$13,728,736	\$20,487,155	33.28	4.03	3,770.09	80.92
All Clinical Conditions	\$57,038,716	\$21,302,526	\$35,161,376	66.56	4.65	7,235.26	173.38
Top Clinical Conditions as Pct of All Clinical Conditions	60.61%	64.45%	58.27%	50.00%	86.66%	52.11%	46.67%

Claims Lag Analysis

The following claims lag information is based on medical claims (does not include Rx) incurred January 2015.

Plan	Number of Medical Claims	Avg Days Lag Per Claim	% Claims Paid Within 30 Days	% Claims Paid Within 60 Days	% Claims Paid Within 90 Days
LivingWell CDHP	235,831	20	82.73%	95.20%	99.39%
LivingWell PPO	283,065	20	82.27%	95.01%	99.40%
Standard CDHP	26,520	22	79.52%	92.35%	98.83%
Standard PPO	27,184	21	80.88%	94.15%	99.04%
Missing	1,336	46	49.48%	69.91%	82.86%
All Plans	573,936	19	82.19%	94.87%	99.31%

**Missing means the claims could not be tagged to a specific plan.*

Claims Lag Analysis *(continued)*

The following claims lag information is based on all claims (**Medical and Rx**) incurred and paid during the most recent rolling year.

	Month Paid					
Service Month	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14
Feb 2014	\$2,774,962.38	\$2,110,121.29	\$445,269.03	\$787,076.37	\$240,275.34	-\$105,004.91
Mar 2014	\$10,522,330.82	\$3,802,229.49	\$1,167,345.97	\$861,821.18	\$349,759.11	\$589,706.53
Apr 2014	\$38,604,981.84	\$12,101,732.96	\$3,238,362.39	\$1,733,618.35	\$1,163,138.37	\$426,272.36
May 2014	\$51,683,081.30	\$39,744,913.64	\$11,875,540.07	\$4,604,357.20	\$2,724,918.67	\$1,163,558.69
Jun 2014	\$0.00	\$52,480,629.80	\$46,567,315.28	\$11,811,747.01	\$5,333,692.41	\$2,897,616.62
Jul 2014	\$0.00	\$0.00	\$62,401,400.22	\$43,846,858.33	\$13,531,629.96	\$5,088,775.76
Aug 2014	\$0.00	\$0.00	\$0.00	\$55,697,718.87	\$45,066,045.63	\$11,320,633.53
Sep 2014	\$0.00	\$0.00	\$0.00	\$0.00	\$61,152,026.72	\$46,683,925.17
Oct 2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.09	\$68,103,824.12
Nov 2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dec 2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Jan 2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Month Paid					
Service Month	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15
Feb 2014	\$302,959.39	(\$148,545.74)	\$26,083.69	\$5,018.95	(\$47,122.79)	\$70,160.63
Mar 2014	\$115,080.49	\$102,706.36	\$313,752.49	(\$238,955.15)	\$39,409.40	(\$47,057.76)
Apr 2014	\$198,132.92	(\$113,972.33)	\$257,132.21	\$23,385.88	\$16,071.90	(\$89,336.42)
May 2014	\$194,276.34	\$55,641.95	\$49,096.97	\$201,995.04	\$92,252.07	\$20,122.94
Jun 2014	\$554,834.50	\$447,796.18	\$213,720.80	\$168,983.53	\$72,121.40	\$379,106.93
Jul 2014	\$1,881,529.47	\$165,796.92	\$183,746.65	\$144,599.78	\$126,097.70	\$52,704.14
Aug 2014	\$3,715,142.80	\$1,474,277.88	\$83,735.32	\$453,016.11	\$78,521.75	(\$53,431.03)
Sep 2014	\$8,351,739.82	\$2,637,273.73	\$942,780.76	\$321,651.59	\$120,434.31	\$106,779.78
Oct 2014	\$48,196,996.89	\$11,505,659.91	\$3,124,569.58	\$1,530,472.61	\$2,176,567.97	\$358,521.90
Nov 2014	\$58,586,529.06	\$48,132,772.76	\$8,623,279.25	\$1,978,498.31	\$776,286.21	\$1,198,346.64
Dec 2014	\$0.00	\$77,514,266.37	\$51,108,388.38	\$9,591,433.69	\$3,595,643.03	\$1,842,382.42
Jan 2015	\$0.00	\$0.00	\$37,666,626.58	\$27,484,094.51	\$8,333,816.23	\$4,132,889.18

Claims Distribution Based on Age/Gender

The following is based on claims incurred January 2015

	Female			Male		
Age Group	Members Avg	Net Pay Med and Rx	Net Pay Per Member	Members Avg	Net Pay Med and Rx	Net Pay Per Member
Ages < 1	1,250	\$723,618.53	\$578.89	1,256	\$792,035.10	\$630.60
Ages 1-4	5,251	\$524,195.70	\$99.83	5,672	\$571,881.82	\$100.83
Ages 5-9	7,710	\$392,792.89	\$50.95	7,955	\$674,441.91	\$84.78
Ages 10-14	8,579	\$1,712,130.11	\$199.57	8,971	\$818,229.66	\$91.21
Ages 15-17	5,607	\$673,744.65	\$120.16	5,812	\$1,017,674.41	\$175.10
Ages 18-19	3,593	\$373,931.50	\$104.07	3,752	\$395,325.47	\$105.36
Ages 20-24	9,228	\$1,860,086.98	\$201.57	8,598	\$706,448.44	\$82.16
Ages 25-29	8,294	\$1,617,835.13	\$195.06	4,715	\$424,281.90	\$89.99
Ages 30-34	9,928	\$2,401,927.66	\$241.93	5,512	\$621,230.06	\$112.71
Ages 35-39	10,934	\$2,547,771.73	\$233.01	6,230	\$790,561.54	\$126.90
Ages 40-44	12,846	\$3,331,784.48	\$259.36	7,268	\$1,400,846.03	\$192.74
Ages 45-49	13,803	\$4,201,188.55	\$304.37	8,220	\$1,750,229.33	\$212.92
Ages 50-54	15,911	\$6,561,399.22	\$412.38	9,636	\$3,355,927.39	\$348.27
Ages 55-59	18,355	\$7,873,282.14	\$428.94	10,900	\$4,980,917.70	\$456.96
Ages 60-64	20,264	\$10,695,398.76	\$527.80	12,628	\$7,492,593.90	\$593.33
Ages 65-74	2,467	\$2,003,451.91	\$812.10	1,771	\$2,327,847.89	\$1,314.43
Ages 75-84	140	\$669,452.19	\$4,781.80	141	\$864,690.86	\$6,132.56
Ages 85+	8	\$289,545.06	\$36,193.13	5	\$178,725.90	\$35,745.18
Total	154,168	\$48,453,537.19	\$314.29	109,042	\$29,163,889.31	\$267.46

Allowed Amount Distribution

The following table shows the distribution of members for whom the amounts of charges within the specified ranges were allowed. The data appears for the years of 2006—2014 and year to date for 2015.

Allowed Amount	2006	2007	2008	2009	2010	2011	2012	2013	2014
less than 0.00	9	16	27	22	42	63	105	5,820	9
\$0.00 - \$499.99	54,058	53,891	53,571	53,160	57,392	58,044	60,353	61,980	67,911
\$500.00 - \$999.99	32,931	33,830	34,248	34,982	34,386	36,012	36,453	37,479	39,898
\$1,000.00 - \$1,999.99	40,360	42,464	42,360	43,452	42,988	44,147	44,299	44,154	43,575
\$2,000.00 - \$4,999.99	54,430	56,819	58,612	59,566	60,341	60,339	60,139	58,195	52,408
\$5,000.00 - \$9,999.99	30,373	32,271	34,487	35,696	36,028	36,375	36,025	34,700	29,699
\$10,000.00 - \$14,999.99	10,608	11,983	13,272	14,198	14,874	15,009	15,273	14,921	12,903
\$15,000.00 - \$19,999.99	4,726	5,470	6,332	6,849	7,184	7,339	7,651	7,655	6,820
\$20,000.00 - \$29,999.99	4,284	5,050	5,930	6,475	6,960	7,131	7,114	7,359	6,382
\$30,000.00 - \$49,999.99	2,844	3,268	3,820	4,451	4,935	5,155	5,306	5,435	5,293
\$50,000.00 - \$74,999.99	1,090	1,306	1,492	1,773	2,022	2,256	2,391	2,534	2,519
\$75,000.00 - \$99,999.99	465	536	589	688	829	839	914	1,019	1,027
\$100,000.00 - \$149,999.99	354	406	499	545	651	707	789	806	849
\$150,000.00 - \$199,999.99	117	160	194	203	225	274	296	358	350
\$200,000.00 - \$249,999.99	60	81	83	116	117	118	136	142	176
over \$249,999.99	99	127	152	166	196	259	268	295	317
Total	236,808	247,678	255,668	262,342	269,170	274,067	277,512	282,852	270,136

Summary of Enrollment and Claims

The following provides a summary of members, incurred medical claims, and incurred Rx claims for the most recent rolling year.

Time Period	Members	Net Pay Med and Rx	Net Pay Med	Net Pay Rx	Claims Paid	Claims Paid Med	Scripts Rx
Feb 2014	265,323	\$96,779,891.10	\$75,013,137.23	\$21,766,753.87	635,174	269,860	349,141
Mar 2014	265,323	\$109,894,114.91	\$84,593,297.35	\$25,300,817.56	687,650	287,012	383,947
Apr 2014	264,823	\$112,901,082.47	\$86,874,221.43	\$26,026,861.04	685,081	294,580	374,071
May 2014	264,390	\$112,409,754.88	\$85,054,979.54	\$27,354,775.34	671,269	276,804	377,247
Jun 2014	263,978	\$120,927,564.46	\$92,719,956.07	\$28,207,608.39	672,028	287,609	367,174
Jul 2014	262,820	\$127,423,138.93	\$98,143,337.00	\$29,279,801.93	701,354	310,546	373,217
Aug 2014	261,551	\$117,835,660.86	\$90,591,126.95	\$27,244,533.91	662,530	277,178	369,414
Oct 2014	262,653	\$134,996,613.07	\$104,489,556.69	\$30,507,056.38	754,624	330,215	407,268
Sep 2014	259,600	\$120,316,611.88	\$91,365,226.39	\$28,951,385.49	688,334	287,130	385,245
Nov 2014	262,857	\$119,295,712.23	\$91,346,344.13	\$27,949,368.10	673,217	281,037	376,904
Dec 2014	262,690	\$143,652,113.89	\$112,106,601.67	\$31,545,512.22	755,977	324,197	417,993
Jan 2015	263,211	\$77,617,426.50	\$57,038,716.11	\$20,578,710.39	617,863	259,523	352,203

NOTE: Includes run out data from all Carriers

The following illustrates the change in incurred claims (includes medical and Rx) by rolling year.

Time Period	Members	Total Medical and Rx Claims	Total Medical Claims	Total Rx Claims
Feb 2013 - Jan 2014	266,898	\$1,527,288,771	\$1,183,626,025	\$343,662,746
Feb 2014 - Jan 2015	263,504	\$1,396,777,258	\$1,072,064,073	\$324,713,185
% Change (Roll Yrs)	-1.30%	-8.50%	-9.40%	-5.50%